

**Table I.D.2(1998) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,382	1,242	1,752	1,777	1,521	1,249	1,551	1,347
Industry group **								
Agric., fish., forest.	1,122	--	--	--	--	--	927	1,229
Mining	821	136 *	639 *	1,088	632 *	917 *	388 *	850
Construction	1,354	766	1,231	2,031	1,400	1,324	1,275	1,460
Manufacturing	980	1,686	1,446	1,333	1,138	825	1,508	922
Transp., commu., util.	966	1,409	1,415 *	1,377	1,178	864	1,348	930
Wholesale trade	1,424	903	1,790	1,639	1,425	1,378	1,496	1,407
Retail Trade	1,761	1,048	1,739	2,173	1,956	1,720	1,527	1,812
Fin., ins., real est.	1,583	1,517	1,753	1,673	1,606	1,562	1,572	1,584
Services	1,695	1,377	2,171	2,034	1,880	1,536	1,757	1,677
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	1,356	1,224	1,757	1,811	1,490	1,212	1,586	1,310
For profit, unincorporated	1,648	1,531	1,949	1,728	1,594	1,679	1,682	1,627
Nonprofit	1,431	989	1,567	1,624	1,531	1,389	1,228	1,483
Unknown	1,436	--	--	1,263	2,173	1,369	1,886 *	1,434
Age of firm								
Less than 5 years	1,511	1,212	2,513	1,688	1,405	1,066	1,726	1,263
5-9 years	1,688	1,214	2,073	2,405	1,442	1,323	1,751	1,629
10-19 years	1,632	1,159	1,708	1,829	1,870	1,464	1,502	1,724
20 or more years	1,278	1,308	1,530	1,696	1,426	1,046	1,490	1,228
Unknown	1,395	161 *	3,537 *	1,475	1,630	1,380	1,828	1,394
Multi/single status								
2 or more locations	1,330	2,335 *	1,570	1,759	1,523	1,252	1,822	1,316
1 location only	1,543	1,217	1,781	1,785	1,514	1,100	1,514	1,592
Percent full-time employees								
Less than 25%	1,200	885	550 *	864	1,522	1,479	812	1,371
25-49 %	1,452	1,054	1,542	1,727	2,028	1,340	1,333	1,470
50-74 %	1,594	1,003	2,106	2,067	1,703	1,512	1,547	1,605
75% or more	1,363	1,277	1,737	1,771	1,486	1,224	1,565	1,320
Union presence								
No union employees	1,586	1,398	1,838	1,924	1,685	1,439	1,677	1,558
Has union employees	851	706 *	523	650	895	873	644	868
Unknown	1,322	349 *	2,102	2,419	1,715	1,278	1,104 *	1,333
Percent low wage employees **								
50% or more low wage	1,563	903	1,846	1,761	2,000	1,417	1,450	1,617
Less than 50% low wage	1,380	1,302	1,747	1,783	1,459	1,056	1,573	1,305
Unknown	1,377	559 *	1,810	1,620	1,806	1,352	1,145	1,381

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.2(1998) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.30	91.84	88.96	68.90	55.00	26.38	45.32	21.48
Industry group **								
Agric., fish., forest.	71.67	--	--	--	--	--	132.13	177.44
Mining	205.93	261.19 *	251.66 *	325.95	377.58 *	550.18 *	292.39 *	222.46
Construction	99.81	178.32	165.74	115.26	169.90	180.21	129.31	92.79
Manufacturing	34.51	303.56	131.59	86.32	62.61	46.31	130.28	35.68
Transp., commu., util.	57.54	260.98	463.10 *	133.89	175.26	69.06	178.69	63.69
Wholesale trade	75.65	199.82	230.21	170.04	129.41	130.04	146.37	97.82
Retail Trade	41.49	180.02	149.72	80.11	125.15	47.41	102.24	45.64
Fin., ins., real est.	23.85	242.48	259.31	203.08	72.48	45.01	156.90	33.63
Services	53.04	128.27	111.54	201.94	100.47	67.22	87.48	61.69
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	22.94	59.27	93.45	83.57	59.94	34.88	43.24	27.14
For profit, unincorporated	140.87	169.89	286.77	202.01	118.77	324.89	144.17	186.61
Nonprofit	98.59	252.08	176.26	175.61	135.16	100.39	144.92	98.56
Unknown	110.20	--	--	255.26	274.50	93.86	566.41 *	111.84
Age of firm								
Less than 5 years	132.24	58.78	380.15	155.77	208.04	139.87	143.68	156.66
5-9 years	108.31	64.65	228.98	332.49	146.98	172.36	89.36	197.09
10-19 years	80.14	60.58	87.09	73.11	137.04	242.98	33.64	136.92
20 or more years	30.70	164.83	107.02	89.65	57.19	46.83	79.92	31.46
Unknown	26.23	98.38 *	1,083.27 *	184.10	84.78	25.99	527.54	26.43
Multi/single status								
2 or more locations	23.08	978.12 *	193.56	102.07	53.36	28.53	112.34	24.23
1 location only	47.80	95.59	86.75	60.03	84.58	286.98	54.32	69.79
Percent full-time employees								
Less than 25%	110.25	198.91	233.75 *	199.97	157.59	153.08	188.11	97.03
25-49 %	144.82	218.58	191.77	222.96	249.94	196.99	122.97	185.14
50-74 %	81.46	102.26	548.21	138.64	142.60	153.40	163.50	103.60
75% or more	24.13	97.52	97.07	73.57	54.16	30.01	51.13	25.31
Union presence								
No union employees	33.19	96.80	101.57	66.14	43.35	48.14	53.82	38.82
Has union employees	36.39	251.71 *	142.78	137.30	72.53	38.63	132.20	37.85
Unknown	52.69	392.19 *	333.23	278.98	194.23	64.64	355.23 *	49.66
Percent low wage employees **								
50% or more low wage	135.57	226.79	304.03	257.36	166.73	196.11	128.96	152.45
Less than 50% low wage	20.39	74.55	89.34	81.69	51.92	47.37	37.87	26.37
Unknown	34.19	323.33 *	408.55	198.36	122.98	32.93	244.35	34.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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